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## How to Earn Your Health-Quest Reward Incentive on Your 2013 SEHP Premiums

Employees enrolled in the medical portion of the State Employee Health Plan (SEHP) have an opportunity to earn credits by participating in wellness activities offered through HealthQuest.

Those who complete a health assessment (worth 10 credits) and earn an additional 10 credits, for a

total of 20 credits, by July 31 will receive an incentive. **The incentive is a discount of \$480 on their health insurance premiums for Plan Year 2013.**

Employees need to set up a personal account on the wellness portal in order to begin receiving credits. Here are some useful tools to help you register and/or access your account.

- How to Register an Account on the portal – for those who have never created an account: [http://www.kdheks.gov/hcf/healthquest/download/How\\_to\\_Register\\_an\\_Account.pdf](http://www.kdheks.gov/hcf/healthquest/download/How_to_Register_an_Account.pdf)  
(Those without computer access can call the desk toll-free at 1-888-275-1205, option 9 and they can set up the account for the employee over the phone.)
- How to use the Forgot Password feature on the portal – for those that need help getting into their account: [http://www.kdheks.gov/hcf/healthquest/download/How\\_to\\_Use\\_Forgot\\_Password.pdf](http://www.kdheks.gov/hcf/healthquest/download/How_to_Use_Forgot_Password.pdf)

The HealthQuest Rewards Program is optional and employees are not required to participate in order to be covered under the SEHP. There is no additional cost added to an employee's premium for not participating, but they will be paying the base rate (undiscounted rate) for their insurance coverage.

For more information on the Rewards Program requirements to earn a premium discount and instructions on how to check your credits, please go to <http://www.kdheks.gov/hcf/healthquest/rewards.html>



## Health Assessments

### How to Complete a Health Assessment

Going online is the fastest and easiest way to complete health assessment. You will receive your 10 credits automatically when you submit your completed assessment. Here are the steps to follow:

- Log in to your personal account on the HealthQuest Wellness Portal at [www.KansasHealthQuest.com](http://www.KansasHealthQuest.com)
- Click on "Health Assessment" from the left menu and then click on "Online Health Assessment"
- Complete the health assessment questions and enter your biometric values when prompted
- The deadline for completion of the health assessment is July 31, 2012 to earn 10 credits for the HealthQuest Rewards Program

Because the health assessment is required for the premium discount, we have made paper forms available. Employees can request a paper health assessment by calling the Help Desk toll free at 1-888-275-1205, option 9. We strongly encourage employees to refer to a friend or family member with a computer or the local library for free access to the internet. The paper form should really be utilized as a last resort.

### How to Obtain Biometric Values Needed for your Health Assessment

Employees will need their biometric numbers from a health screening in order to do a health assessment. Completion of a health assessment is a requirement for employees to earn the premium discount for Plan Year 2013. HealthQuest offers three options for obtaining your biometric numbers:



- **At an onsite health screening event held near your home or work location**
- **From your personal physician as part of your annual Well Person Exam**
- **With an at-home screening kit**

Details for all three options can be found at <http://www.kdheks.gov/hcf/healthquest/screening.html> (including a form you can print and take to your doctor)



# HealthQuest Portal

## How to Check your Credits and Discount Status

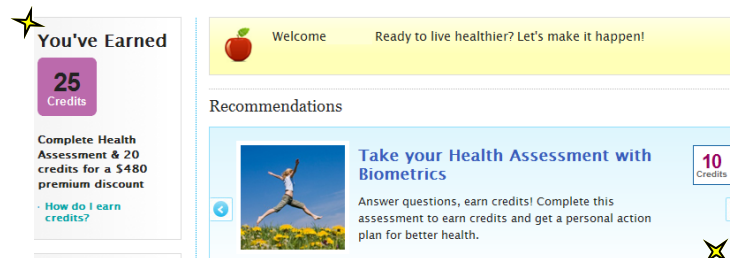
Employees can confirm their credits and discount status by following these steps:

- 1) Go to [www.kansashealthquest.com](http://www.kansashealthquest.com).
- 2) Sign in with your email and password (you may use the forgot password feature directly below the sign-in section if applicable).
- 3) You will see your total credits earned in the purple box at the top left of your home-page.
- 4) Click on "Credits Program" from the left menu and then click on "Track Credits" to confirm that you have completed all of the requirements for the discount.
- 5) On the Track Credits page you will see a graph.
  - a) If you have earned 20 or more credits, including the health assessment, you will see the message **"You've completed the incentive. Congratulations!"**
  - b) If you do not see this message, please keep working to complete the health assessment and a total of 20 credits.
- 6) Under the heading *"Current Program Year Activities Completed"* at the bottom of the page, you can view the date and amount of credits earned for each activity you have completed.

Please contact the help desk toll-free at 1-888-275-1205 (option 9) if you need assistance or visit <http://www.kdheks.gov/hcf/healthquest/trackcredits.htm> for more information.

## How Tobacco Credits are Loaded to your Portal Account

**Non Tobacco Users:** A file of all employees who declared as non-tobacco users during open enrollment was uploaded to the wellness portal on November 28, 2011. Employees who had created a portal account prior to the file upload were awarded their 10 credits. Employees who do not have an account yet will need to register one in order to receive their credits. We will reload the non-tobacco user report on a regular basis and they should see their 10 credits within three weeks after establishing an account.



**Tobacco Users:** Employees who declared as tobacco users during open enrollment and agreed to participate in the cessation program to receive the 2012 premium discount will need to complete the five required discussions with a quit coach in order to earn their 10 credits. Employees can expect to see their 10 credits awarded to their portal account within three weeks of completing their fifth discussion with a Quit Coach. They will also receive a congratulations letter from the cessation program confirming they have completed the requirements. For more information on the tobacco cessation program requirements, please go to <http://www.kdheks.gov/hcf/healthquest/tobaccocessation.html>.

## Reminders on Newborn Enrollment

**A newborn brings a lot of excitement and changes into one's life. There are important steps you must take to ensure they are added to your SEHP coverage.**

A signed change form must be submitted to SEHP Membership Services within 31 days of the date of your newborn's birth to add them to your SEHP benefits. If the signed change form and appropriate dependent documentation is not received, coverage for your newborn will automatically be provided based upon the following enrollment of the primary member's SEHP benefits:

- A)** If the primary member already has children or family coverage, the newly eligible dependent will be covered starting with the date of birth through the 31st day. Coverage for the newborn ends on the 32nd day. If the child is successfully added within the first 31 days of the newborn's birth, continuous SEHP coverage will be provided for the newborn.
- B)** If the primary member already has spouse coverage, the newly eligible dependent will be covered for only the first 31 days from the date of birth. Coverage for the newborn ends on the 32nd day. If the child is successfully added within the first 31 days of the newborn's birth, a coverage level change to Employee and Family and an appropriate premium change will occur the first of the month following the date of birth of the newborn. Dependent documentation is required to complete the child's enrollment in the SEHP.

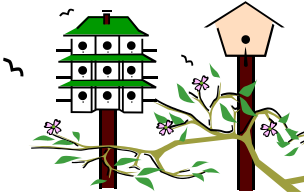
- C)** If the primary member has single coverage, the newly eligible dependent will be covered for only the first 31 days from the date of birth. Coverage for the newborn ends on the 32nd day. If the child is successfully added within the first 31 days of the newborn's birth, an appropriate change in coverage level and premium will occur the first of the month following the date of birth of the newborn. Dependent documentation is required to complete the child's enrollment in the SEHP.

**NOTE: Regarding a newborn child of a dependent child (grandchild); the grandchild will only be covered for the first 5 days from the date of birth. Coverage for the grandchild will end on the 6th day if the primary member does NOT complete a Change Form requesting to add the dependent grandchild to coverage (along with the appropriate supporting documentation) within 31 days from the date of birth. SEHP Membership Services must receive the form within 10 days of the date of signature.**

**Contact your HR Representative for additional information.**



## Employee Addresses



Please be sure that your Human Resources Officer has your most current address entered into SHaRP. This is to ensure that you receive important information regarding your health insurance in a timely manner.

## Voluntary Group Long Term Care Insurance Program

As a reminder, the State Employee Health Plan offers a voluntary Group Long Term Care (LTC) Insurance Program offered through Genworth Life Insurance Company. The voluntary LTC insurance program is available to State of Kansas benefits eligible employees, their spouses and other eligible family members from ages 18 through 79. Retired employees and their eligible family members are also eligible to apply for coverage.

Current active and retired employees are able to apply for coverage under the program at any time; however, Full Medical Underwriting will be required for enrollment. With Full Underwriting, you will need to complete a Long Form application which includes a full medical questionnaire, to be approved for coverage.

**New Hire Employees:** The only exception to the Full Underwriting process is New Hire employees and their spouses. Once the employee becomes benefits eligible, they have 30 days to apply for coverage with the following underwriting requirements:

<b>Employees &lt; age 66</b>	⇒	<b>No Medical Underwriting</b>
<b>Spouses &lt; age 66</b>	⇒	<b>Streamlined Underwriting (short form application)</b>
<b>Employees age 66 to 69</b>	⇒	<b>Streamlined Underwriting (short form application)</b>
<b>Spouses &gt; age 66</b>	⇒	<b>Full Underwriting (long form application)</b>
<b>Employees &gt; age 69</b>	⇒	<b>Full Underwriting (long form application)</b>

*Continued* →





## Voluntary Group Long Term Care Insurance Program - cont.

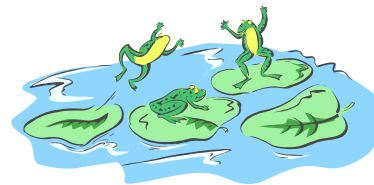
### *Further information about the voluntary LTC insurance program is available at:*

- 1 ) Call the Genworth toll free line at **1-888-285-4889** to speak to a program expert or request an information kit.
- 2 ) The Genworth Employee website to view rates, plan options, and to enroll. The website contains tutorial information; videos and written information about Group Long Term Care Insurance. The website has recently been updated and enrollment is now easier. Now, anyone can apply online. In the past, individuals who needed to be underwritten had to complete a paper application and mail it to Genworth.

#### **Go to:**

[www.genworth.com/groupltc](http://www.genworth.com/groupltc)

- ♦ Enter Group ID: KAN
- ♦ Enter Access Code: groupltc
- ♦ Enter your State of Residence
- ♦ Enter your applicant type. For active employees select "Employee". If you are a spouse of an active employee, select "Spouse of an employee". If you are a dependent of an active employee, select "Other". If you are a retiree or any dependent (spouse or child) of a retired employee, select "Other".

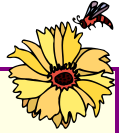


- 3 ) Visit the SEHP website:  
[www.kdheks.gov/hcf/sehp/GroupLTC.htm](http://www.kdheks.gov/hcf/sehp/GroupLTC.htm)
- 4 ) Contact Cindy Miller, Sr. Manager, SEHP Membership Services at:  
[camiller@kdheks.gov](mailto:camiller@kdheks.gov)



## Direct Bill vs. COBRA Comparison Chart

Whenever a member loses SEHP coverage, it's important to know the available options for continuation coverage. A comparison between Direct Bill and COBRA is detailed side-by-side in the chart below, so that a qualifying member may choose the one best suited to their needs.



Length of coverage eligibility in the event of:	Direct Bill	COBRA
<b>Retirement</b>	Lifetime with paid premiums	18 months if already Medicare entitled
<b>Leave without pay</b>	12 months	18 months or until Medicare entitled, whichever comes first
<b>Military Leave</b>	24 months	24 months
<b>Disability</b>	As long as the member remains approved for disability	18 months but may be eligible for an 11 month extension (see COBRA Election Notice Form from COBRAGuard for details)
<b>Surviving Dependent Child</b>	Until age 26	36 months or until age 26, whichever comes first
<b>Surviving Spouse</b>	Lifetime with paid premiums	36 months or until Medicare entitled, whichever comes first
<b>Cost Information:</b>	Employee pays full premium amount	Employee pays 102% of the full premium amount (150% in the case of a disability extension) which is usually more expensive than Direct Bill coverage
<b>Medicare Eligibility:</b>	Lifetime with paid premiums	For individuals that are under the age of 65, Medicare is a terminating event for COBRA coverage if entitlement occurs at the time of or after the qualifying event. If the individual is over age 65 and actively working, then 18 months of COBRA may be available.
<b>Coverage Available:</b>	Direct Bill coverage offers Medicare coverage options also	The only coverage available to the Employee is the coverage they had on the day before the qualifying event occurred.
<b>Annual Open Enrollment required:</b>	Yes	Yes



## For Human Resource Representatives—Reminders for Benefits Processing

### ♦ 2012 Open Enrollment Books & Charts

The SEHP produces a limited amount of Active & Direct Bill Open Enrollment books and charts. We do appreciate that many people like them and find them useful.

The books and charts are available on our website for you to reprint what you might need for new hires and new retirees. We encourage you to direct your employees to the website for these items. The website is available 24/7.

For Active Resources: [www.kdheks.gov/hcf/sehp/active.htm](http://www.kdheks.gov/hcf/sehp/active.htm)

For Direct Bill Resources: [www.kdheks.gov/hcf/sehp/directbill.htm](http://www.kdheks.gov/hcf/sehp/directbill.htm)

***Thank you for your assistance.***

